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M 16 20%	THE UNITED STATES PATE	36 H INT AND TRADEMARK OFFICE
In re applic	ation of:) Attorney Docket No. 101
•	Burkhalter, Swinton B.)
Application	No.: 09/775,336)
Filed:	February 1, 2001	hereby certify that this correspondence is
For:	INSURANCE SYSTEM AND METHOD WITH DISPROPORTIONAL ALLOCATION	being deposited with the U.S. Postal Service as first class mail in an envelope addressed to the Commissioner For Patents, P.O. Box 1450 Alexandria, Virgina 22313-1450. on 10120104
Examiner:	Kalinowski, Alexander G.	Esle G. Bourery
Art Unit:	3626))
Confirmation	on No.: 9210	,)

Commissioner for Patents P. O. Box 1450 Alexandria, Virginia 22313-1450

INTRODUCTORY COMMENTS

In response to the Office Action mailed October 1, 2004, please refer to the attached AMENDMENTS TO THE SPECIFICATION as explained in the attached REMARKS.